

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: Amber Lynn Espindola  
Francisco Javier Espindola, Debtors

Case No. 25-50928-KMS  
CHAPTER 13

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND  
LIEN AVOIDANCE**

The above-named Debtors have filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Dan M. Russell, Jr., U.S. Courthouse, 2012 15th Street, Suite 244, Gulfport, MS 39501, on or before August 28, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtors, and Attorney for Debtors.

Objections to confirmation will be heard and confirmation determined on September 4, 2025 at 10:00 AM in the Dan M. Russell, Jr. U.S. Courthouse, Bankruptcy Courtroom, 7th Floor, 2012 15th Street, Gulfport, MS 39501, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: June 27, 2025

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr., MSB# 103469  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
trollins@therollinsfirm.com  
601-500-5533

**Fill in this information to identify your case:**

Debtor 1 **Amber Lynn Espindola**  
Full Name (First, Middle, Last)

Debtor 2 **Francisco Javier Espindola**  
(Spouse, if filing) Full Name (First, Middle, Last)

United States Bankruptcy Court for the **SOUTHERN DISTRICT OF MISSISSIPPI**

Case number: \_\_\_\_\_  
(If known)

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

\_\_\_\_\_

**Chapter 13 Plan and Motions for Valuation and Lien Avoidance**

12/17

**Part 1: Notices**

**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

**If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.**

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

**Part 2: Plan Payments and Length of Plan****2.1 Length of Plan.**

The plan period shall be for a period of **60** months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Debtor(s) will make payments to the trustee as follows:**

Debtor shall pay **\$120.00** (☐ monthly, ☐ semi-monthly, ☒ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

**Captain Al's**  
**P.O. Box 10390**  
**Gulfport MS 39505-0000**

Debtor **Amber Lynn Espindola**  
**Francisco Javier Espindola**

Case number \_\_\_\_\_

Joint Debtor shall pay \_\_\_\_ ( ☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly ) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### 2.3 Income tax returns/refunds.

*Check all that apply*

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:  
 \_\_\_\_\_

### 2.4 Additional payments.

*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

## Part 3: Treatment of Secured Claims

### 3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

*Check all that apply.*

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.  
 Insert additional claims as needed.

### 3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. *Check one.*

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  
**The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.**
- ☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
MS Dept of Revenue	\$6,529.00	All Property	\$20,000.00	\$6,529.00	6.00%

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Westlake Portfolio	\$14,536.00	2018 Ford Escape 125000 miles	\$6,664.00	\$6,664.00	10.00%

Debtor **Amber Lynn Espindola**  
**Francisco Javier Espindola**

Case number \_\_\_\_\_

*Insert additional claims as needed.*

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning
<b>-NONE-</b>			month

\* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is \_\_\_\_\_

### 3.3 Secured claims excluded from 11 U.S.C. § 506.

*Check one.*



**None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

### 3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

*Check one.*



**None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

### 3.5 Surrender of collateral.

*Check one.*



**None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.



The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
<b>Republic Finance</b>	<b>Household Goods</b>

*Insert additional claims as needed.*

## Part 4: Treatment of Fees and Priority Claims

### 4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

### 4.3 Attorney's fees.



No look fee: **4,600.00**

Total attorney fee charged: **\$4,600.00**

Attorney fee previously paid: **\$227.00**

Attorney fee to be paid in plan per confirmation order: **\$4,373.00**



Hourly fee: \$\_\_\_\_. (Subject to approval of Fee Application.)

### 4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Debtor **Amber Lynn Espindola**  
**Francisco Javier Espindola**

Case number \_\_\_\_\_

Check one.

- ☐ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.
- ☒ Internal Revenue Service **\$5,761.00**
- ☐ Mississippi Dept. of Revenue **\$0.00**
- ☐ Other \_\_\_\_\_ **\$0.00**

**4.5 Domestic support obligations.**

- ☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☐ The sum of \$ \_\_\_\_\_
- ☒ **1.00** % of the total amount of these claims, an estimated payment of \$ **2,205.76**
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$0.00**.  
 Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

**5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.**

- ☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

- ☐ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.
- ☒ **Assumed items.** Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage
<b>Holmes Motors</b>	<b>2020 Chevy Equinox</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>if any exists, to be paid direct by debtor</b>
		Disbursed by:		
		<input type="checkbox"/> Trustee		
		<input checked="" type="checkbox"/> Debtor(s)		

*Insert additional contracts or leases as needed.*

**Part 7: Vesting of Property of the Estate**

**7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.**

**Part 8: Nonstandard Plan Provisions**

**8.1 Check "None" or List Nonstandard Plan Provisions**

- ☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Debtor **Amber Lynn Espindola**  
**Francisco Javier Espindola**

Case number \_\_\_\_\_

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

**Absent an objection, any Proof of Claim filed by the IRS and/or MS Dept. of Revenue shall be paid pursuant to the claim.**

\* % to unsecured claimholders shall be the minimum % to be paid to the unsecured class.

\*\* amt to be determined by trustee from schedules A & B less hypothetical ch 7 liquidation costs

**Part 9: Signatures:**

**9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

*The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.*

X **/s/ Amber Lynn Espindola**  
**Amber Lynn Espindola**  
 Signature of Debtor 1

Executed on **June 26, 2025**

**10900 E Taylor Rd.**  
**Apt G214**

Address

**Gulfport MS 39503-0000**

City, State, and Zip Code

Telephone Number

X **/s/ Francisco Javier Espindola**  
**Francisco Javier Espindola**  
 Signature of Debtor 2

Executed on **June 26, 2025**

**10900 E Taylor Rd.**  
**Apt G214**

Address

**Gulfport MS 39503-0000**

City, State, and Zip Code

Telephone Number

X **/s/ Thomas C. Rollins, Jr.**  
**Thomas C. Rollins, Jr. 103469**  
 Signature of Attorney for Debtor(s)  
**P.O. Box 13767**  
**Jackson, MS 39236**  
 Address, City, State, and Zip Code  
**601-500-5533**  
 Telephone Number  
**trollins@therollinsfirm.com**  
 Email Address

Date **June 26, 2025**

**103469 MS**

MS Bar Number

**CERTIFICATE OF SERVICE**

I, Thomas C. Rollins, Jr., attorney for the Debtors, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following parties to be served electronically via ECF:

Case Trustee  
Office of the US Trustee

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by US Mail<sup>1</sup>, postage prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

MS Dept of Revenue  
c/o MS Attorney General  
P.O. Box 220  
Jackson, MS 39205

Westlake Portfolio Services, Inc.  
c/o Corporate Creations Network, Inc.  
7 Professional Pkwy #101  
Hattiesburg, MS 39402

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: June 27, 2025

/s/ Thomas C. Rollins, Jr.  
*Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469  
The Rollins Law Firm, PLLC  
P.O. Box 13767, Jackson, MS 39236  
trollins@therollinsfirm.com  
601-500-5533

---

<sup>1</sup> If the creditor is an insured depository institution, service has been made by certified mail.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

AMBER LYNN ESPINDOLA  
FRANCISCO JAVIER ESPINDOLA

CASE NO: 25-50928-KMS

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 6/27/2025, I did cause a copy of the following documents, described below,  
Notice and Plan

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 6/27/2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

Attorney at Law

The Rollins Law Firm

702 W. Pine Street

Hattiesburg, MS 39401

601 500 5533

trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

AMBER LYNN ESPINDOLA  
FRANCISCO JAVIER ESPINDOLA

CASE NO: 25-50928-KMS

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 6/27/2025, a copy of the following documents, described below,  
Notice and Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 6/27/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## FIRST CLASS

MS DEPT OF REVENUE  
CO MS ATTORNEY GENERAL  
PO BOX 220  
JACKSON MS 39205

## FIRST CLASS

WESTLAKE PORTFOLIO SERVICES INC  
CO CORPORATE CREATIONS NETWORK INC  
7 PROFESSIONAL PKWY 101  
HATTIESBURG MS 39402

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 25-50928-KMS  
SOUTHERN DISTRICT OF MISSISSIPPI  
FRI JUN 27 8-19-12 PST 2025

~~EXCLUDE~~

~~US BANKRUPTCY COURT  
DAN M RUSSELL JR US COURTHOUSE  
2012 15TH STREET SUITE 244  
GULFPORT MS 39501 2036~~

AFFIRM INC  
ATTN BANKRUPTCY  
650 CALIFORNIA ST  
SAN FRANCISCO CA 94108-2716

CAPITAL ONE  
ATTN BANKRUPTCY  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CREDIT ONE BANK  
6801 CIMARRON RD  
6801 CIMARRON RD  
LAS VEGAS NV 89113-2273

CREDIT ONE BANK  
6801 CIMARRON RD  
LAS VEGAS NV 89113-2273

EDFINANCIAL SERVICES L  
120 N SEVEN OAKS DRIVE  
KNOXVILLE TN 37922-2359

GENESIS FS CARD  
ATTN BANKRUPTCY  
PO BOX 4477  
BEAVERTON OR 97076-4401

HOLMES MOTORS  
10651 BONEY AVE  
DIBERVILLE MS 39540-4875

HUNTER WARFIELD  
ATTENTION BANKRUPTCY  
4620 WOODLAND CORPORA  
TAMPA FL 33614-2415

INTERNAL REVENUE SERVI  
CENTRALIZED INSOLVENCY  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

INTERNAL REVENUE SERVI  
CO US ATTORNEY  
501 EAST COURT ST  
STE 4430  
JACKSON MS 39201-5025

JACOB LAW GROUP  
2623 WEST OXFORD LOOP  
OXFORD MS 38655-5442

JEFFERSON CAPITAL  
ATTN BANKRUPTCY  
200 14TH AVE E  
SARTEKK MN 56377-4500

KOHL'S  
PO BOX 3043  
MILWAUKEE WI 53201-3043

LVNV FUNDING  
ATTN BANKRUPTCY  
PO BOX 10497  
GREENVILLE SC 29603-0497

MS DEPT OF REVENUE  
BANKRUPTCY SECTION  
PO BOX 22808  
JACKSON MS 39225-2808

MERRICK BANK CORP  
PO BOX 9201  
OLD BETHPAGE NY 11804-9001

MIDLAND CREDIT MGMT  
320 EAST BIG BEAVER  
TROY MI 48083-1271

MIDLAND CREDIT MGMT  
ATTN BANKRUPTCY  
PO BOX 939069  
SAN DIEGO CA 92193-9069

NAVIENT  
ATTN BANKRUPTCY  
PO BOX 9635  
WILKES BARRE PA 18773-9635

NAVY FEDERAL CU  
ATTN BANKRUPTCY  
PO BOX 3302  
MERRIFIELD VA 22119-3302

(P)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

(P)REPUBLIC FINANCE LLC  
282 TOWER RD  
PONCHATOULA LA 70454-8318

SANTANDER CONSUMER USA  
1601 ELM ST  
STE 800  
DALLAS TX 75201-7260

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

SINGING RIVER MEDICAL  
15200 COMMUNITY RD  
GULFPORT MS 39503-3085

SYNCHRONY BANK  
ATTN BANKRUPTCY  
PO BOX 965060  
ORLANDO FL 32896-5060

SYNCHRONY BANK  
ATTN BANKRUPTCY  
PO BOX 965064  
ORLANDO FL 32896-5064

US ATTORNEY GENERAL  
US DEPT OF JUSTICE  
950 PENNSYLVANIA AVENW  
WASHINGTON DC 20530-0001

~~EXCLUDE~~

~~UNITED STATES TRUSTEE  
501 EAST COURT STREET  
SUITE C 430  
JACKSON MS 39201-5022~~

UPSTART NETWORK INC  
PO BOX 1503  
SAN CARLOS CA 94070-7503

WEBBANKONEMAIN  
ATTN BANKRUPTCY  
215 SOUTH STATE ST  
STE 1000  
SALT LAKE CITY UT 84111-2336

WESTLAKE FINANCIAL S  
ATTN BANKRUPTCY  
PO BOX 76809  
LOS ANGELES CA 90076-0809

WESTLAKE PORTFOLIO  
ATTN BANKRUPTCY  
PO BOX 76809  
LOS ANGELES CA 90076-0809

WILKINSON LAW FIRM  
51 KEYWOOD CIRCLE  
FLOWOOD MS 39232

DEBTOR

AMBER LYNN ESPINDOLA  
10900 E TAYLOR RD  
APT G214  
GULFPORT MS 39503-4080

FRANCISCO JAVIER ESPINDOLA  
10900 E TAYLOR RD  
APT G214  
GULFPORT MS 39503-4080

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR  
THE ROLLINS LAW FIRM PLLC  
PO BOX 13767  
JACKSON MS 39236-3767~~

~~EXCLUDE~~

~~(P) WARREN A CUNTZ T1 JR  
PO BOX 3749  
GULFPORT MS 39505-3749~~